

liability

**your client's business  
may cross boundaries /  
AXA provides risk solutions tailored  
to their business needs-globally**

**Products Liability**

**redefining / insurance**





# Products Liability

In today's litigious society, product liability claims related to the manufacture or sale of products can result in large lawsuits. That is why Products Liability insurance is essential for all companies. Products Liability insurance protects your client's liability when they are sued for an allegation of causing personal injury or property damage to third parties.

AXA recognises how important this need is to an organisation. We offer tailor-made solutions focused solely on business needs, exceptional service and expert delivery.

## Features and benefits

This brochure is a summary of the insurance cover provided by the Products Liability insurance policy and, as such, it does not contain the full terms and conditions of the policy. You will find the full terms and conditions of the product in the Policy document.

Cover offered	Products Liability
Products liability - Legal liability with respect to personal injury and property damage in connection with your products	✓
Cover for legal costs and expenses	✓
Cover for pollution which is sudden, identifiable and unintended	Optional
Worldwide Territorial and Jurisdiction Limit	Optional
Cover for liability in respect of professional advice or service rendered about your Products which is not given for a fee	✓
Cover for liability in respect of any design, formula, plan, specification or pattern about your products which is not given for a fee.	✓
Vendors Extensions	Optional
Claims Made and Occurrence Wordings	✓
Public Liability and Advertising Liability	Optional - We have the Combined Public, Products and Advertising Liability (CGL) policy to cater for your client's comprehensive general liability requirements.

We can provide **worldwide jurisdiction** including USA/Canada

All policy documents are in **Plain English**, ensuring client understands what is covered

Our solutions are **flexible** to suit client's liability risks across a wide range of industries



## Why choose AXA Liability Insurance?

### Global Solution

Our strong brand name and efficient underwriting capability is the promise we give to our clients. AXA has a rich experience in this line of business. Our strength is the holistic solution for our customers.

### Expert Claims Management

Our experienced claims team will provide quality claim service including but not limited to – prompt claim investigation, advice on loss mitigation, negotiate reasonable settlement offer and follow up on all active claim matters. This will enable your clients to concentrate on managing their business development.

### Product Expertise

Our liability team brings together global experts in specific industry knowledge, risk management and liability underwriting providing us a detailed understanding of your clients' liability risks.

Having products liability insurance is no longer viewed as a contract requirement but as an essential protection for all business which is involved in the chain of commerce.

As the world's leading insurer and global insurance provider, AXA is here to attend to your client's insurance needs.

### How to reach us?

For quotation or more information, please contact your AXA agent, broker, or our Customer Care Department Hotline at **1800-880 4888** or email us at [newenquiry@axa.com.sg](mailto:newenquiry@axa.com.sg)

“ For claims in US / Canada and overseas, we are able to mobilize our AXA Group network to serve customer needs.

A dedicated accounts servicer will be there to assist you and your client.”



## Preferred industries

AXA is expanding our risk appetite to maximise our offerings to the market. We cover the manufacturing, importing and distribution of:

### A.

- ◆ Adhesives
- ◆ Adhesive Sign
- ◆ Agricultural Equipment/Machinery
- ◆ Air Compressors
- ◆ Aluminium and Related Products
- ◆ Antennas
- ◆ Auto parts/accessories (excluding airbags, restraining and protective gears, seatbelts, braking systems, auto wheels/rims, tires, tubes)

### B.

- ◆ Bearings
- ◆ Blinds /Awnings

### C.

- ◆ Canvas Goods
- ◆ Cargo & Freight Containers Metal
- ◆ Cement and Related Products
- ◆ Chinaware
- ◆ Clothing
- ◆ Cosmetics & Toiletries

### E.

- ◆ Electrical Equipment

### F.

- ◆ Farm Machinery
- ◆ Food & Beverage
- ◆ Furniture

### H.

- ◆ Household Products (excluding gas)
- ◆ Hydraulic Equipment

### L.

- ◆ Lamps & Lanterns (excluding halogen and Christmas lights)
- ◆ Lighting Fixtures (excluding halogen and Christmas lights)

### M.

- ◆ Machinery
- ◆ Medical Devices/Equipment (excluding products implanted in the human body.)
- ◆ Metal and Related Products

### O.

Optical Goods

### P.

- ◆ Paint, Varnish and Laquer Products
- ◆ Paper and Related Products
- ◆ Plastics and Related Products
- ◆ Plumbing Supplies
- ◆ Pumps

### R.

- ◆ Rubber and and Related Products

### S.

- ◆ Sanitary Products (bathroom products, toiletries, soap,detergents, disinfectants)
- ◆ Scientific Instrument
- ◆ Solar Energy Equipment

### T.

- ◆ Temperature Control Equipment
- ◆ Textiles/Leather and Related Products
- ◆ Tools
- ◆ Timber and Related Products (excluding CCA)

### V.

- ◆ Vending Machine

### W.

- ◆ Wood and Related Products

# AXA: A World Leader in Financial Protection

## AXA Group in 2013

- 91.3 billion Euros in consolidated revenues
- 160,000 employees working to deliver the right solutions and top quality service to our customers
- 102 million customers across the globe in 56 countries have placed their trust in AXA to:
  - Insure their property (vehicles, homes, equipment)
  - Provide health and personal protection coverage for their families or employees
  - Manage their personal or corporate assets
- Interbrand's No. 1 global insurance brand for the 5th year running

## AXA Insurance Singapore in 2013

- Leading General Insurer in Singapore
- Business ranking
  - No. 1 in Health Insurance
  - No. 2 in Motor, Cargo Insurance & Work Injury Compensation Insurance
- Over 170 years of local experience in Asia
- Wide range of Smart products for individual and business needs
- No.1 in Corporate Reputation (source: Reputation Management Associations)

motor  
property  
leisure & travel  
healthcare  
personal accident  
business packages  
liability  
marine

**1800-880 4888**

**[www.axa.com.sg](http://www.axa.com.sg)**

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☎ 6338 2522

🌐 [www.axa.com.sg](http://www.axa.com.sg)

Co. Reg No. 196900406D



This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).